

SHEET 1 OF 1

FORM PTO 1449 (modified)

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICELIST OF REFERENCES CITED BY APPLICANT(S)
(Use several sheets if necessary)Date Submitted to PTO: **August 16, 2000**ATTY DOCKET NO.: **072955/0101**SERIAL NO.: **09/540,890**APPLICANT: **Hiroyuki OTA**FILING DATE **March 31, 2000**GROUP: **2768**

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES/NO/ OR ABSTRACT
<i>cb</i>	A4	11-175602	7-2-99	Japan			Abstract
<i>cb</i>	A7	9-81640	3-28-97	Japan			Abstract
<i>cb</i>	A12	10-504409	4-28-98	Japan			Abstract
<i>cb</i>	A16	96/05563	2-22-96	WIPO			

OTHER DOCUMENT(S) (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>ss</i>	A1		Christopher C. Finger, Risk Metrics Group, "Conditional Approaches for Credit Metrics Portfolio Distributions," Credit Metrics Monitor, April 1999, pp. 14-33.
<i>cb</i>	A2		Credit Suisse, "Credit Risk," pp. 3-68, 1997.
<i>cb</i>	A3		Greg M. Gupton et al., "CreditMetrics" Part I, II and III, J.P. Morgan, 1997.
<i>cb</i>	A5		Kei Takeuchi, "Mathematical Statistics," February 5, 1986, pp. 5-67
<i>cb</i>	A6		Tatsuo Kawada, "Fourier Analysis and Statistics," October 5, 1985, pp. 95-141
<i>cb</i>	A8		Mikio Morimune, "Risk Management, and Financial and Security Strategy," March 19, 1998, pp. 3-35
<i>cb</i>	A9		Kaoru Tone, "BASIC", July 10, 1985, pp. 95-104
<i>cb</i>	A10		Yukiharu Kurokawa, "Decision Standard for Loan and Subjective Judgement", December 25, 1989, Mita syogaku kenkyu, Vol. 32, No. 5, pp. 259-275
<i>cb</i>	A11		Yasuhiko Morimoto et al., "Credit Risk Management by Using Decision Tree with Regional Rules", October 14, 1998, Institute of Electronics, Information and Communication Engineers Technical Report, Vol. 98, No. 316, pp. 1-8
<i>cb</i>	A13		Kenji Nishiguchi et al., "Capital Allocation and Bank Management based on the Qualification of Credit Risk," February 26, 1998
<i>cb</i>	A14		Norio Hibiki et al., "Report of the Research Group on Risk Management Models," July 1999
<i>cb</i>	A15		Ou Keiho et al., "Credit Events, Losses & Pricing," May 23, 1997

EXAMINER

Sandra Snapp

DATE CONSIDERED

8-15-3

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.